

## UNITED STATES DISTRICT COURT

For the

## DISTRICT OF SOUTH CAROLINA

CONTRINA LACRETRICA BELL	)	
	)	
Plaintiff,	)	
VS.	)	Cause No: <u>3:25-cv-02685-SAL-SVH</u>
SOUTH CAROLINA STATE HOUSING FINANCE AND	)	
DEVELOPMENT AUTHORITY A.K.A	)	
SC HOUSING AUTHORITY	)	
	)	
Defendant.	)	

**PLANTIFF’S COMPLAINT FOR FRAUD, UNJUST ENRICHMENT, AND VIOLATION  
OF BANKING LAWS**

**I. INTRODUCTION**

1. This case concerns a fraudulent banking scheme in which Defendants engaged in deceptive financial practices by misrepresenting the nature of a purported loan, unlawfully monetizing Plaintiff’s promissory note, and failing to credit the Plaintiff for funds legally owed under banking regulations.
2. Defendants knowingly concealed material financial transactions, including the conversion of Plaintiff’s promissory note into a bank asset and the corresponding deposit liability held in Plaintiff’s name.
3. Despite being paid in full through securitization and off-balance-sheet activities. Defendants continued to collect on a debt they no longer had legal standing to enforce, in violation of 12 U.S.C. 503, 12 U.S.C 1847, and 18 U.S.C. 1005.

4. Plaintiff now seeks full financial accounting, damages for unjust enrichment, and declaratory relief voiding any fraudulent debt enforcement attempts. See EXHIBIT A for evidence and Case Laws.

## **II. JURISDICTION & VENUE**

5. This Court has jurisdiction under 28 U.S.C. 1331 ( Federal Question), as the case arises under federal banking laws including but not limited to 12 U.S.C. 503, 1847, and 18 U.S.C. 1005.
6. Venue is proper in this district pursuant to 28 U.S.C 1391(b), as Defendant conduct business and committed acts of fraud within this jurisdiction.

## **III. PARTIES**

7. Plaintiff CONTRINA LACRETRICA BELL is a State resident and a natural person who entered into an alleged financial transaction with defendants.
8. **Defendant, SC HOUSING AUTHORITY**, is a financial institution conducting business as a foreign financial entity under 12 U.S.C 632 and is restricted from engaging in certain transactions with U.S. citizens.
9. Defendant CEO of SC HOUSING AUTHORITY is responsible for overseeing fraudulent transactions.
10. Defendant Law Firm D’Alberto, Graham & Grimsley, LLC is the legal representative attempting unlawful enforcement of a nonexistent debt.

## **IV. FACTUAL ALLEGATIONS**

### **A. The Fraudulent Financial Transactions**

11. On November 20, 2020, Plaintiff executed a promissory note under the assumption that Defendants were extending lawful consideration in the form of a loan.

12. Instead of issuing funds from its own capital reserves, Defendants monetized Plaintiff's promissory note, converting it into an asset recorded in their RC Balance Sheet ( line 13).

13. In accordance with 12 U.S.C. 1847, Defendants failed to disclose that they created credit using Plaintiff's asset and failed to credit Plaintiff's account for the equivalent liability, recorded in RCE(line7) as an accounts payable.

**B. Securitization & Settlement of the Alleged Obligation**

14. Defendants engaged in deceptive accounting practices, moving the obligation off their balance sheet through securitization, as evidence by:

- Federal Reserve Form 2046 ( Cash Collateral Account)
- Federal Reserve Form 2049 ( Off-Balance Sheet Liabilities)
- Federal Reserve Form 2099 (Debt Acquisition Disclosures)

15. Defendants received full payment for the obligation via investor funds, insurance claims, or government backed securities, yet continued to misrepresent the balance as due and owing.

16. This constitutes fraudulent double dipping and unjust enrichment in violation of 12 U.S.C. 503 and 18 U.S.C. 1005.

**C. The Attempted Unlawful Collections**

**17. Despite the full settlement of the obligation, defendants engaged in aggressive collection tactics, including:**

- Reporting inaccurate balances to credit reporting agencies.
- Filing unlawful foreclosure of debt collection actions
- Demanding payment on a debt already settled

18. These acts constitute mail fraud, wire fraud, and violations of 18 U.S.C. 1951  
Extortion via Color of Law.

## **V. CLAIMS FOR RELIEF**

### **COUNT 1: VIOLATION OF 12 U.S.C. 503 LIABILITY OF BANK OFFICERS & DIRECTORS**

19. Defendants knowingly engaged in unlawful financial transactions, exposing then  
to personal liability under 12 U.S.C. 503.

20. Defendants failed to credit Plaintiff's account for the equivalent liability owed, as  
evidenced by RCE (line 7).

21. Plaintiff seeks full financial disclosure, damages for unjust enrichment, and  
personal liability for all officers involved.

### **COUNT 2: VIOLATION OF 18 U.S.C. 1005 FALSE BANK ENTRIES & FRAUDULENT TRANSACTIONS**

22. Defendants knowingly falsified banking records by misrepresenting ownership of  
Plaintiff's obligation.

23. Each false entry constitutes a separate violation, carrying criminal penalties of up  
to \$1,000,000 per offense.

24. Plaintiff demands immediate forensic accounting, cancellation of unlawful debt,  
and referral to regulatory agencies.

**COUNT 3: UNJUST ENRICHMENT & FRAUDULENT CONVERSION**

25. Defendants unlawfully converted Plaintiff's asset into an investment vehicle, failing to disclose financial gain.

26. Plaintiff demands full disgorgement of all funds obtained through fraudulent securitization.

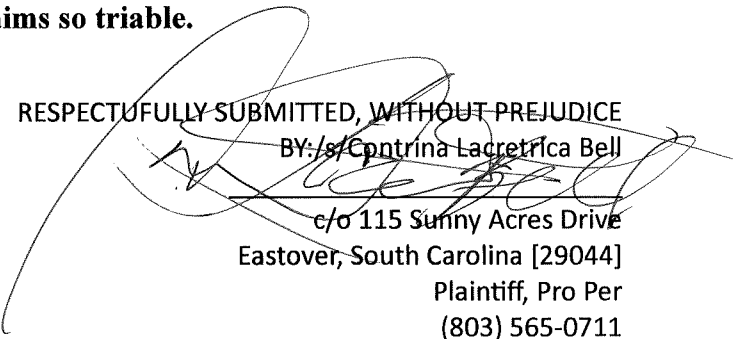
**VI. RELIEF REQUESTED**

1. Immediate forensic accounting of all transactions related to Plaintiff's alleged obligation
2. Declaratory relief voiding fraudulent debt collection claims
3. Return of any misappropriated funds
4. Treble damages for unjust enrichment.
5. Punitive damages to deter future banking fraud.
6. Referral of all fraudulent banking practices to the Office of the Comptroller of the Currency, The Federal Reserve Board, the SC, and the Attorney General.

**VII. DEMAND FOR JURY TRIAL**

**Plaintiff demands a jury trial on all claims so triable.**

RESPECTFULLY SUBMITTED, WITHOUT PREJUDICE

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